From: Rhonda Christmas

Subject: Debit Card Fees

Date: Jul 07, 2004

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Proposal: Study on Disclosures of Debit Card

Fees

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Name: Ronda Christmas

Affiliation: Category of Affiliation:

Address1: P O Box 1987

Address2:

City: Round Rock

State: TX

Country: UNITED STATES

Country Code: 840

Zip: 78680

PostalCode: n/a

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Comments:

@@@My husband and I have our account at a bank which advertises that they refund all atm fees. What they do not advertise is that they do not refund pos fees. We have multiple accounts with this bank and have been banking with them for a number of years.

We were unaware that pos fees were being charged until recently when we happened to compare a receipt to our bank statement. The amount debited from our account was \$1.50 more than the amount of the receipt. We went back and started comparing more receipts and found that it happened on a regular basis. The fee was automatically added into the total amount of the debit with no note on the statement as to its existence.

We called the bank to ask for a refund and were told that pos fees were not refundable. Needless to say, we no longer use our PIN number to make purchases.

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